

Information to identify the case:

Debtor 1	<u>Joshua S. Ridenour</u>	Social Security number or ITIN	xxx-xx-8895
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-20140-JCM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua S. Ridenour

4/17/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua S. Ridenour
Debtor

Case No. 24-20140-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 17, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2024:

Recip ID	Recipient Name and Address
db	+ Joshua S. Ridenour, 425 Spruce St., Mount Pleasant, PA 15666-2419
15676766	Comenity - AAA Visa Signature, PO Box 650967, Dallas, TX 75265-0967
15676769	Drive Card, PO Box 70602, Philadelphia, PA 19176-0602
15676773	Goodyear Credit Plan, PO Box 70602, Philadelphia, PA 19176-0602
15676774	Harbor Freight / SyncB, PO Box 71710, Philadelphia, PA 19176-1710
15676777	NTB Credit Plan, PO Box 70602, Philadelphia, PA 19176-0602
15676778	+ OneMain, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
15676782	The Home Depot, PO Box 2153, Birmingham, AL 35287-3025
15676783	+ The Home Depot, PO Box 790208, Saint Louis, MO 63179-2000
15676784	Tractor Supply Credit Plan, PO Box 70602, Philadelphia, PA 19176-0602

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Apr 18 2024 03:39:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Apr 18 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2024 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 18 2024 03:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2024 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15676751	+ Email/Text: bncnotifications@pheaa.org	Apr 17 2024 23:43:00	AES, 1200 N. 7th Street, Harrisburg, PA 17102-1419
15676752	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 17 2024 23:56:03	Affirm Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
15676753	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 17 2024 23:56:27	Affirm, Inc., 30 Isabella Street, 4th Floor, Pittsburgh, PA 15212-5862
15676754	Email/PDF: bncnotices@becket-lee.com	Apr 17 2024 23:55:37	American Express, PO Box 6031, Carol Stream, IL 60197-6031
15676755	Email/Text: bankruptcydept@applefcu.org	Apr 17 2024 23:44:00	Apple Federal Credit Union, PO Box 1200, Fairfax, VA 22038-1200

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15676757	EDI: BANKAMER	Apr 18 2024 03:39:00	Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
15676756	+ EDI: BANKAMER	Apr 18 2024 03:39:00	Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
15676761	EDI: CAPITALONE.COM	Apr 18 2024 03:39:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15676758	EDI: CAPITALONE.COM	Apr 18 2024 03:39:00	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
15676759	EDI: CAPITALONE.COM	Apr 18 2024 03:39:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
15676760	+ EDI: CAPITALONE.COM	Apr 18 2024 03:39:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15676765	+ Email/Text: bzern@celticbank.com	Apr 17 2024 23:44:00	Celtic Bank, 268 South State St., Ste 300, Salt Lake City, UT 84111-5314
15676767	EDI: WFNNB.COM	Apr 18 2024 03:39:00	Comenity - Big Lots Credit Card, PO Box 650967, Dallas, TX 75265-0967
15676772	Email/Text: collecadminbankruptcy@fnni.com	Apr 17 2024 23:43:00	FNBO, PO Box 2557, Omaha, NE 68103-2557
15676770	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 17 2024 23:43:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15676771	^ MEBN	Apr 17 2024 23:37:40	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
15676775	EDI: CITICORP	Apr 18 2024 03:39:00	Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600
15676763	EDI: JPMORGANCHASE	Apr 18 2024 03:39:00	Cardmember Service, PO Box 15123, Wilmington, DE 19850-5123
15676764	EDI: JPMORGANCHASE	Apr 18 2024 03:39:00	Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
15676762	EDI: JPMORGANCHASE	Apr 18 2024 03:39:00	Cardmember Service, PO Box 6294, Carol Stream, IL 60197-6294
15676768	Email/Text: EBN@Mohela.com	Apr 17 2024 23:43:00	Department Of Education, Mohela, PO Box 790233, Saint Louis, MO 63179-0233
15676776	EDI: CITICORP	Apr 18 2024 03:39:00	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
15676779	EDI: SYNC	Apr 18 2024 03:39:00	Synchrony Bank, PO Box 71715, Philadelphia, PA 19176-1715
15676780	EDI: SYNC	Apr 18 2024 03:39:00	Synchrony Bank/Amazon, PO Box 71711, Philadelphia, PA 19176-1711
15676781	EDI: SYNC	Apr 18 2024 03:39:00	Synchrony Bank/SR, PO Box 71710, Philadelphia, PA 19176-1710

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2024 at the address(es) listed below:

Name	Email Address
David J. Romito	on behalf of Debtor Joshua S. Ridenour romitoesq@verizon.net romitoesq@comcast.net
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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